

EXHIBIT Y

M. GARNI

ANNUAL CREDITED RATES (PAGE 1)

ISSUE YEAR & (ILLUS. RATE)	1943-1953	1954-1958	1959-1960	1961-1965	1966-1969	1970-1973	1974-1976	1977-1979	1980-1982	1983-1985	1986-1988	1989-1991	1992-1994	1995-1997	1998-2000	2001-2003	2004-2006	2007-2009	2010-2012	2013-2015	2016-2018	2019-2021	2022-2024	2025-2027	2028-2030	2031-2033	2034-2036	2037-2039	2040-2042	2043-2045	2046-2048	2049-2051	2052-2054	2055-2057	2058-2060	2061-2063	2064-2066	2067-2069	2070-2072	2073-2075	2076-2078	2079-2081	2082-2084	2085-2087	2088-2090	2091-2093	2094-2096	2097-2099	2100-2102	2103-2105	2106-2108	2109-2111	2112-2114	2115-2117	2118-2120	2121-2123	2124-2126	2127-2129	2130-2132	2133-2135	2136-2138	2139-2141	2142-2144	2145-2147	2148-2150	2151-2153	2154-2156	2157-2159	2160-2162	2163-2165	2166-2168	2169-2171	2172-2174	2175-2177	2178-2180	2181-2183	2184-2186	2187-2189	2190-2192	2193-2195	2196-2198	2199-2201	2202-2204	2205-2207	2208-2210	2211-2213	2214-2216	2217-2219	2220-2222	2223-2225	2226-2228	2229-2231	2232-2234	2235-2237	2238-2240	2241-2243	2244-2246	2247-2249	2250-2252	2253-2255	2256-2258	2259-2261	2262-2264	2265-2267	2268-2270	2271-2273	2274-2276	2277-2279	2280-2282	2283-2285	2286-2288	2289-2291	2292-2294	2295-2297	2298-2300	2301-2303	2304-2306	2307-2309	2310-2312	2313-2315	2316-2318	2319-2321	2322-2324	2325-2327	2328-2330	2331-2333	2334-2336	2337-2339	2340-2342	2343-2345	2346-2348	2349-2351	2352-2354	2355-2357	2358-2360	2361-2363	2364-2366	2367-2369	2370-2372	2373-2375	2376-2378	2379-2381	2382-2384	2385-2387	2388-2390	2391-2393	2394-2396	2397-2399	2400-2402	2403-2405	2406-2408	2409-2411	2412-2414	2415-2417	2418-2420	2421-2423	2424-2426	2427-2429	2430-2432	2433-2435	2436-2438	2439-2441	2442-2444	2445-2447	2448-2450	2451-2453	2454-2456	2457-2459	2460-2462	2463-2465	2466-2468	2469-2471	2472-2474	2475-2477	2478-2480	2481-2483	2484-2486	2487-2489	2490-2492	2493-2495	2496-2498	2499-2501	2502-2504	2505-2507	2508-2510	2511-2513	2514-2516	2517-2519	2520-2522	2523-2525	2526-2528	2529-2531	2532-2534	2535-2537	2538-2540	2541-2543	2544-2546	2547-2549	2550-2552	2553-2555	2556-2558	2559-2561	2562-2564	2565-2567	2568-2570	2571-2573	2574-2576	2577-2579	2580-2582	2583-2585	2586-2588	2589-2591	2592-2594	2595-2597	2598-2600	2601-2603	2604-2606	2607-2609	2610-2612	2613-2615	2616-2618	2619-2621	2622-2624	2625-2627	2628-2630	2631-2633	2634-2636	2637-2639	2640-2642	2643-2645	2646-2648	2649-2651	2652-2654	2655-2657	2658-2660	2661-2663	2664-2666	2667-2669	2670-2672	2673-2675	2676-2678	2679-2681	2682-2684	2685-2687	2688-2690	2691-2693	2694-2696	2697-2699	2700-2702	2703-2705	2706-2708	2709-2711	2712-2714	2715-2717	2718-2720	2721-2723	2724-2726	2727-2729	2730-2732	2733-2735	2736-2738	2739-2741	2742-2744	2745-2747	2748-2750	2751-2753	2754-2756	2757-2759	2760-2762	2763-2765	2766-2768	2769-2771	2772-2774	2775-2777	2778-2780	2781-2783	2784-2786	2787-2789	2790-2792	2793-2795	2796-2798	2799-2801	2802-2804	2805-2807	2808-2810	2811-2813	2814-2816	2817-2819	2820-2822	2823-2825	2826-2828	2829-2831	2832-2834	2835-2837	2838-2840	2841-2843	2844-2846	2847-2849	2850-2852	2853-2855	2856-2858	2859-2861	2862-2864	2865-2867	2868-2870	2871-2873	2874-2876	2877-2879	2880-2882	2883-2885	2886-2888	2889-2891	2892-2894	2895-2897	2898-2900	2901-2903	2904-2906	2907-2909	2910-2912	2913-2915	2916-2918	2919-2921	2922-2924	2925-2927	2928-2930	2931-2933	2934-2936	2937-2939	2940-2942	2943-2945	2946-2948	2949-2951	2952-2954	2955-2957	2958-2960	2961-2963	2964-2966	2967-2969	2970-2972	2973-2975	2976-2978	2979-2981	2982-2984	2985-2987	2988-2990	2991-2993	2994-2996	2997-2999	3000-3002	3003-3005	3006-3008	3009-3011	3012-3014	3015-3017	3018-3020	3021-3023	3024-3026	3027-3029	3030-3032	3033-3035	3036-3038	3039-3041	3042-3044	3045-3047	3048-3050	3051-3053	3054-3056	3057-3059	3060-3062	3063-3065	3066-3068	3069-3071	3072-3074	3075-3077	3078-3080	3081-3083	3084-3086	3087-3089	3090-3092	3093-3095	3096-3098	3099-3101	3102-3104	3105-3107	3108-3110	3111-3113	3114-3116	3117-3119	3120-3122	3123-3125	3126-3128	3129-3131	3132-3134	3135-3137	3138-3140	3141-3143	3144-3146	3147-3149	3150-3152	3153-3155	3156-3158	3159-3161	3162-3164	3165-3167	3168-3170	3171-3173	3174-3176	3177-3179	3180-3182	3183-3185	3186-3188	3189-3191	3192-3194	3195-3197	3198-3200	3201-3203	3204-3206	3207-3209	3210-3212	3213-3215	3216-3218	3219-3221	3222-3224	3225-3227	3228-3230	3231-3233	3234-3236	3237-3239	3240-3242	3243-3245	3246-3248	3249-3251	3252-3254	3255-3257	3258-3260	3261-3263	3264-3266	3267-3269	3270-3272	3273-3275	3276-3278	3279-3281	3282-3284	3285-3287	3288-3290	3291-3293	3294-3296	3297-3299	3300-3302	3303-3305	3306-3308	3309-3311	3312-3314	3315-3317	3318-3320	3321-3323	3324-3326	3327-3329	3330-3332	3333-3335	3336-3338	3339-3341	3342-3344	3345-3347	3348-3350	3351-3353	3354-3356	3357-3359	3360-3362	3363-3365	3366-3368	3369-3371	3372-3374	3375-3377	3378-3380	3381-3383	3384-3386	3387-3389	3390-3392	3393-3395	3396-3398	3399-3401	3402-3404	3405-3407	3408-3410	3411-3413	3414-3416	3417-3419	3420-3422	3423-3425	3426-3428	3429-3431	3432-3434	3435-3437	3438-3440	3441-3443	3444-3446	3447-3449	3450-3452	3453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M. GARNI

HISTORICAL ADJUSTED RATES (PAGE 1)

ISSUE YEAR & (ILLUS. RATE)	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
9-16-1935	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1935-1941	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1942-1947	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1948-1959	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1960-1964	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1965-1969	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1970-1972	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1973 (.0475)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1974 (.0500)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1975 (.0500)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1976 (.0500)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1977 (.0525)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1978 (.0545)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1979 (.0565)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1980 (.0635)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1981 (.0690)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1982 (.0720)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1983 (.0835)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1984 (.0835)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1985 (.0950)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1986 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1987 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1988 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1989 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1990 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1991 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1992 (.0945)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1993 (.0880)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545

For each issue year, the highest available policy (non rate has been shown, 5% through 1969, 6% for 1970 through 1977, and adjustable thereafter).

Prepared by: PLI Rates and Values
 PLI Financial Management
 Patricia Martin

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M. GARNI

HISTORICAL CHARGED RATES (PAGE 2)

ISSUE YEAR & (ILLUS. RATE)	1994	1995	1996	1997
Prior to 1933	.0720			
1933-1941	.0720			
1942-1947	.0720			
1948-1959	.0720			
1960-1964	.0720			
1965-1969	.0720			
1970-1972	.0730			
1973 (.0475)	.0730			
1974 (.0500)	.0730			
1975 (.0500)	.0730			
1976 (.0525)	.0730			
1977 (.0725)	.0730			
1978 (.0565)	.0735			
1979 (.0565)	.0735			
1980 (.0435)	.0735			
1981 (.0435)	.0735			
1982 (.0720)	.0825			
1983 (.0555)	.0825			
1984 (.0435)	.0825			
1985 (.0950)	.0825			
1986 (.1000)	.0825			
1987 (.1000)	.0825			
1988 (.1200)	.0825			
1989 (.1000)	.0825			
1990 (.1000)	.0825			
1991 (.1000)	.0825			
1992 (.0945)	.0825			
1993 (.0800)	.0825			
1994 (.0825)	.0825			

For each issue year, the highest available policy loan rate has been shown.
(5% through 1969, 6% for 1970 through 1977, 8% for 1978 through 1981, and adjustable thereafter).

Prepared by: All Rates and Values
PI Financial Management
Patricia Garrin
April 11, 1994

Notice: "Production and Use Subject to Case Management and Protective
Orders in MDL No. 1091, United States Dist. Ct.

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MetLife's Historical Credited Dividend Rates

Year and (illus. Rate%)	1977	1979	1981	1983	1985	1987	1989	1991	1993	1995
1976 (5.25%)	5.25	5.45	6.10	6.5	7.1	7.35	7.7	8.9	7.15	7.3
1977 (5.25%)		5.45	6.10	6.5	7.1	7.35	7.7	8.9	7.15	7.3
1978 (5.45%)		5.65	6.20	6.6	7.3	8.05	9.0	9.2	8.1	7.55
1979 (5.45%)			6.35	6.8	7.3	8.05	9.0	9.2	8.1	7.55
1980 (6.05%)			6.35	6.8	7.3	8.05	9.0	9.2	8.1	7.55
1981 (6.05%)			6.35	6.8	7.3	8.05	9.0	9.2	8.1	7.55
1982 (7.20%)				7.2	9.5	10.0	10.0	10.0	8.1	8.25
1983 (8.55%)					9.5	10.0	10.0	10.0	8.1	8.25
1984 (8.55%)					9.5	10.0	10.0	10.0	8.1	8.25
1985 (8.55%)						10.0	10.0	10.0	8.1	8.25
1986 (10.0%)						10.0	10.0	10.0	8.1	8.25
1987 (10.0%)						10.0	10.0	10.0	8.1	8.25
1988 (10.0%)						10.0	10.0	10.0	8.1	8.25
1989 (10.0%)						10.0	10.0	10.0	8.1	8.25
1990 (10.0%)						10.0	10.0	10.0	8.1	8.25
1991 (10.0%)						10.0	10.0	10.0	8.1	8.25
1992 (9.45%)						10.0	10.0	10.0	8.1	8.25
1993 (8.50%)						10.0	10.0	10.0	8.1	8.25
1994 (8.25%)						10.0	10.0	10.0	8.1	8.25
1995 (8.25%)						10.0	10.0	10.0	8.1	8.25
1996 (8.00%)						10.0	10.0	10.0	8.1	8.25

How to interpret this chart:

The column on the left, under the heading of Year and Illustrative Rate, shows the illustrative rate for the year the policy was issued. Follow across the row (left to right) for the amount that was actually credited to the policy. For instance, a policy issued in 1978 had an illustrative rate of 5.45%, which continued through 1977, increased to 5.45% in 1978 and 1979, increased to 6.10% for 1980 and 1981, etc.

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